

EXHIBIT #1

SELLER:

LA COSTA BEACH CLUB RESORT
CONDOMINIUM ASSOCIATION, INC.
1504 N. Ocean Boulevard
Pompano Beach, Florida 33062

RESORT ADDRESS:

1504 North Ocean Boulevard
Pompano Beach, Florida 33062

CONTRACT

DATE: 6/28/97

THIS AGREEMENT is made by and between LA COSTA BEACH CLUB RESORT CONDOMINIUM ASSOCIATION, INC., a Florida not-for-profit corporation and owner for the underlying fee, ("Seller"), and the following persons or entity, (hereinafter jointly and severally referred to as "Purchaser"):

Edmund Barlow

7834 Harding
Taylor MI 48180

FOR THE CONSIDERATION described herein, the Seller agrees to sell and convey, and the Purchaser agrees to purchase, the specific Unit Week(s) of LA COSTA BEACH CLUB RESORT CONDOMINIUM ASSOCIATION, INC., Pompano Beach, Florida, as described in a certain Declaration of Condominium starting at page 704 of the Broward County, Florida, Florida Public Record, and as may from time to time, be amended ("the Declaration"), to wit:

<u>UNIT/UNIT WEEK IDENT. NUMBERS</u>	<u>DESCRIPTION OF STYLE OF UNIT</u>	<u>1ST OCCUPANCY DATE AVAIL.</u>	<u>1998 MAINT FEE PER YEAR</u>	<u>1998 EST. PROPERTY TAXES PER YEAR</u>
322-19	Studio	May 9, 1998	248.98	Approx. #50

1. TOTAL PURCHASE PRICE FOR ALL UNIT WEEKS PURCHASED IN U.S. FUNDS	\$ <u>5</u>
2. CLOSING COSTS BEING PAID BY THE PURCHASER (and Overnight Delivery and Additional Escrow Expenses)	\$ <u>11</u>
3. PURCHASER'S DEPOSIT PAID ON CONTRACT, (from: _____)	\$ <u>77.00</u>
4. ADDITIONAL DEPOSIT, (due: <u>July 15, 1997</u> # <u>1265</u>)	\$ <u>121</u>
5. OTHER PURCHASER CREDITS, (_____)	\$ <u>NA</u>
6. PURCHASE MONEY MORTGAGE (<u>1585 / 12 = 132.08 per mo 0% Interest</u> for 12 moa)	\$ <u>0</u>
7. TOTAL PURCHASER'S DEDITS, (line 1 and 2), CREDITS, (lines 3 to 6)	\$ <u>0</u>

Deposits paid by Purchaser prior to closing shall be held in Escrow by Mary Belotto & Associates, 1571 SE 23rd Avenue, Pompano Beach, Florida 33062, "Escrow Agent". This Agreement includes the "Purchaser Agreement Provisions" printed on the attachment hereto or on the reverse side hereof. Such provisions should be read by Purchaser before execution. Construction is complete. Purchaser shall receive a refund of all monies purchased less the posted room rate charges for the use of the condominium unit.

FOR THE PURPOSE OF AD VALOREM ASSESSMENTS, TAXATION AND SPECIAL ASSESSMENTS, THE MANAGING ENTITY WILL, BE
CONSIDERED THE TAXPAYER AS YOUR AGENT PURSUANT TO SECTION 192.037, FLORIDA STATUTES.

"PURCHASE AGREEMENT PROVISIONS". The provisions set forth below are part of the Purchase Agreement between La Costa Beach Club Resort Condominium Association, Inc. and the Purchaser.

THE AGREEMENT. Purchaser acknowledges that simultaneous with execution of this Agreement, Purchaser has received copies of all the documents involved in this transaction, as listed and evidenced by a "Receipt for Timeshare Documents" executed by Purchaser. Purchaser agrees that the documents described in said receipt represent the entire understandings on the subject matter hereof between Seller and Purchaser. This is a legally binding contract, if not understood, the parties should seek the advice of an Attorney prior to signing.

PURCHASER'S FINANCIAL OBLIGATIONS. Purchaser's financial obligations include: the purchase price and closing costs on line 1 and 2 of Purchase Agreement; annual taxes and Association Maintenance Fees, estimated on face side of Agreement for the current year only; Association incidental charges while in residence.

DESCRIPTION OF INTERVAL OWNERSHIP PLAN. As more fully described in the "Declaration," each Unit Week is conveyed as a separate property capable of independent use and fee simple ownership, with the owner having the right of use and occupancy of the Unit for seven days per year from 12:00 Noon of the first day to 12:00 Noon of the last day together with an undivided tenancy-in-common interest in the Common Elements and Common Surplus of the Condominium. The 7-day annual period is based on a fixed, successive and recurring annual schedule in a specific Condominium Unit. The Declaration provides for automatic termination of the Interval Ownership Plan on January 1, 2022, twenty-eight years from January 1, 1994. This termination date may be postponed by a vote of the owners prior to such dates, for repeated 10-year periods. At such time when owners elect not to postpone an automatic termination date, the Purchaser's ownership changes to a "tenancy-in-common." If just the Interval Ownership Plan is terminated, such ownership is pro-rata

LA COSTA BEACH CLUB
PURCHASE AGREEMENT/PROVISIONS
PAGE 3 OF 3

If you decide to cancel this contract, you must notify the developer in writing of your intent to cancel. Your notice of cancellation shall be effective upon the date sent and shall be sent to M. DeLozzo & Associates, Escrow Agent, c/o La Costa Beach Club Resort Condominium Association, Inc., 1504 North Ocean Boulevard, Pompano Beach, Florida 33062, Attention Mr. Al Carioti. Any attempt to obtain waiver of your cancellation right is unlawful. While you may execute all closing documents in advance, the closing, as evidenced by delivery of the deed or other document, before expiration of your 10 day cancellation period, is prohibited.

Seller: La Costa Beach Club Resort
Condominium Association, Inc.

Purchaser(s)

Edmund Barlow

By: _____

The above signed Purchaser hereby agrees to the foregoing provisions as of the date signed. Seller's acceptance may be acknowledged above at any point up to ten days after the execution by Purchaser. Seller's acceptance constitutes agreement with the foregoing provisions, contingent upon approval of any financing to be provided as shown in line #6 on page 1 of 4 of the Purchase Agreement, if any, as of the date above.

In the event Purchaser cancels the contract during a 10 day cancellation period, Seller will refund to the Purchaser the total amount of all payments made by the Purchaser under the contract, reduced by the proportion of my contract benefits the Purchaser has actually received under the contract prior to the effective date of cancellation. The refund will be made within 20 days after the effective cancellation date or within 5 days after receipt of funds from the Purchaser's cleared check, whichever is later.

PURCHASER'S RIGHT TO INSPECT

The undersigned purchaser(s) acknowledge that they have been offered the right to inspect unit 322 at La Costa Beach Club Resort Condominium Association, Inc. within the time period allowed by Florida law ("Purchase Agreement").

APPOINTMENT TO INSPECT

I/We have read and understand the foregoing paragraph regarding property inspection and we wish to inspect the unit described in the Purchase Agreement. The appointment date and time for inspection is _____ at _____.
(date) (time)

Purchaser _____

Purchaser _____

Date: _____

Date: _____

WAIVER

I/We unconditionally waive my/our right to inspect the property described in the Purchase Agreement. I/We hereby waive any and all claims and defenses which may arise from my/our decision not to inspect the property purchased.

Purchaser _____

Edmund Barlow
Purchaser

Date: _____

Date: _____

YOU MAY CANCEL YOUR CONTRACT WITHOUT PENALTY OR OBLIGATION UNTIL TEN (10) DAYS FROM THE DATE YOU SIGN YOUR CONTRACT, AND UNTIL TEN (10) DAYS AFTER YOU RECEIVE THE PUBLIC OFFERING STATEMENT, WHICHEVER IS LATER. IF YOU DECIDE TO CANCEL YOUR CONTRACT, YOU MUST NOTIFY THE DEVELOPER IN WRITING OF YOUR INTENT TO CANCEL. YOUR NOTICE OF CANCELLATION SHALL BE EFFECTIVE UPON THE DATE SENT AND SHALL BE SENT TO:

LA COSTA BEACH CLUB RESORT CONDOMINIUM ASSOCIATION, INC.
ATTENTION: AL CARIOTI
1504 N. OCEAN BOULEVARD
POMPANO BEACH, FL 33062

ANY ATTEMPT TO OBTAIN A WAIVER OF YOUR CANCELLATION RIGHTS IS UNLAWFUL. WHILE YOU MAY EXECUTE ALL CLOSING DOCUMENTS IN ADVANCE, THE CLOSING, AS EVIDENCED BY DELIVERY OF THE DEED OR OTHER DOCUMENT, BEFORE EXPIRATION OF YOUR TEN (10) DAY CANCELLATION PERIOD IS PROHIBITED.

Executed this 28th

day of June, 1999.

James M. Schaub
Witness

Witness

Witness

Edmund J. Baldwin
Purchaser

Purchaser

EXHIBIT #2

La Costa Beach Club Resort
1504 N. Ocean Blvd.
Pompano Beach FL 33062

La Costa Beach Club Resort
Telephone: 954-942-4900
Fax: 954-960-5977

Managed by:



81A ▲ 001024
Edmund Barlow

GIA

SPM RESORTS

Amount Due: \$490.05

Payment Due Date: 1/1/2018

CONTRACT NUMBER	OWNER ID NUMBER	UNIT - WEEK	STATEMENT DATE
176178	322-19	9/28/2017	

2018 Maintenance Fee Statement

ACTIVITY FOR THIS PERIOD	INVOICED AMOUNT	PAYMENT	INVOICE BALANCE
Balance Forward	\$0.00	\$0.00	\$0.00
2018 Reserve Fee	\$45.00	\$0.00	\$45.00
2018 Real Estate Tax	\$21.00	\$0.00	\$66.00
2018 Maintenance Fee	\$424.05	\$0.00	\$490.05
		TOTAL AMOUNT DUE	\$490.05

We hope you have a great vacation in 2018. Please let us know if we can assist you in any manner. For questions and inquiries, please call the Resort at 954-942-4900.

Please read the back of this statement for important billing and payment instructions.
Save time by paying online at www.spmresorts.com.
Email us at info@spmresorts.com.

PLEASE REMIT PAYMENT COUPON WITH YOUR CHECK. ALL OTHER CORRESPONDENCE, PLEASE MAIL TO THE RESORT.
PLEASE READ THE BACK OF STATEMENT FOR IMPORTANT BILLING AND PAYMENT INFORMATION.

Prepared for:

Edmund Barlow

OWNER ID NUMBER	UNIT - WEEK	PAYMENT DUE DATE	TOTAL DUE
176178	322-19	1/1/2018	\$490.05

MAKE YOUR CHECK PAYABLE TO: La Costa Beach Club
Resort

AMOUNT ENCLOSED \$ _____

Mail Payment To:

Payment Processing Center
P.O. Box 60053
Newark, NJ 07101-8052

101 0081 00176178 00049005 8

Managed by:



SPMLN ▲ 000246
EDMUND BARLOW

SPM RESORTS

Amount Due: \$519.12

Payment Due Date: UPON RECEIPT

CONTRACT NUMBER	OWNER ID NUMBER	UNIT - WEEK	STATEMENT DATE
18	176178	322-19	1/10/2018

2018 Maintenance Fee Late Notice

ACTIVITY FOR THIS PERIOD	INVOICED AMOUNT	PAYMENT	INVOICE BALANCE
Balance Forward	\$490.05	0.00	\$490.05
Interest	\$4.07	0.00	\$494.12
Late Fee	\$25.00	0.00	\$519.12
TOTAL AMOUNT DUE			\$519.12

Your account is currently past due. Please remit payment as soon as possible to avoid further collection efforts.

Please read the back of this statement for important billing and payment instructions.
 Visit our website at www.spmresorts.com.
 Email us at info@spmresorts.com.

**PLEASE REMIT PAYMENT COUPON WITH YOUR CHECK. ALL OTHER CORRESPONDENCE, PLEASE MAIL TO THE RESORT.
 PLEASE READ THE BACK OF THE STATEMENT FOR IMPORTANT BILLING AND PAYMENT INFORMATION.**

Prepared for:

EDMUND BARLOW

OWNER ID NUMBER	UNIT - WEEK	PAYMENT DUE DATE	TOTAL DUE
176178	322-19	UPON RECEIPT	\$519.12

MAKE YOUR CHECK PAYABLE TO: La Costa Beach Club
Resort

AMOUNT ENCLOSED \$ _____

Mail Payment To:

Payment Processing Center
 P.O. Box 60053
 Newark, NJ 07101-8052

101 0081 00176178 00051912 6

EXHIBIT #3



March 14, 2018

Dear Edmund Barlow,

LA COSTA BEACH CLUB has assigned your account to Axis Financial Services for collections. Your account is seriously delinquent. You must pay your account in full. Any accounts remaining unpaid will be turned to another collection agency on April 14, 2018 and may be reported to the credit bureau. Any cost charged by the collection agencies will be added to your account and is your responsibility to pay, in addition to all other delinquent fees. At this time a collection agency fee and a lockout fee have been assessed and if the account remains unpaid for 31 days you will be locked out of your unit/week.

The following is a statement of your account. If you have any questions, or feel the below does not accurately reflect the status of your account, please give us a call.

Account Number:	15046
Balance Forward:	\$523.19
CAF Fee:	\$60.00
Lockout Fee:	\$15.00
Interest:	\$4.07
Amount Due:	\$602.26

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this agency will assume the debt is valid. If you notify this agency in writing within 30 days from receiving this notice that you dispute this debt or a portion thereof, this agency will obtain verification of the debt or obtain a copy of a judgment against you and mail you a copy of such judgment or verification. If you request this agency in writing within 30 days after receiving this notice, this agency will provide you with the name and address of the original creditor, if different from the current creditor.

This is an attempt to collect a debt by a debt collector. Any information obtained will be used for this purpose.

How To Reach Us

Mailing address:

AXIS Financial Services
PO Box 130280
Carlsbad CA 92013-0280

Website address:

PAY YOUR BILL ONLINE 24
HOURS A DAY, 7 DAYS A WEEK
Visit us online at:
www.payaxis.com

Billing questions:

Business Office
Mon – Fri: 7:00 am – 6:00 pm PT
Saturday: 7:00 am – 11:00 am PT
(888) 831-2947

If you wish to sign up for automatic payment deduction please fill out the required information on the back of this statement.

*** PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION ***

*** Detach Lower Portion and Return with Payment***

AXISWELCOMESPM_877881465

PO Box 130280
Carlsbad CA 92013-0280

ADDRESS SERVICE REQUESTED

March 14, 2018

As an additional convenience, this office accepts
 VISA, MasterCard and American Express. ►
 Please see reverse side for payment options.

REMIT TO:

AXIS Financial Services
PO Box 130280
Carlsbad CA 92013-0280

Edmund Barlow
RGAO

ACCOUNT NUMBER	DUE DATE	PAYMENT DUE
15046	PAST DUE	\$602.26
CLIENT NAME	AMT PAID	\$
LA COSTA BEACH CLUB		



EXHIBIT #4

PO Box 130848
Carlsbad CA 92013



April 24, 2018

(888) 831-1804
Int'l (800) 479-5279
Fax (760) 929-6695

www.paypinnaclearcovery.com

Account Summary

Maintenance Fees	\$ 606.33
Special Assessment	\$ 0.00
Collection Costs	\$ 212.22
Total Balance:	\$ 818.55

Current Creditor: La Costa Beach Club
Account #: 157^a
Owner Number: 194048



THIS HAS BEEN SENT TO YOU BY A COLLECTION AGENCY

Dear Edmund Barlow:

The above maintenance obligation has been assigned to our firm for collection. La Costa Beach Club has solicited our services to assist with the resolution of this debt. Please do not contact La Costa Beach Club regarding this debt until the amount above has been satisfied in full through our office. Please call our offices at (888) 831-1804 or (760) 929-6685 to discuss payment arrangements or pay per the instructions below.

As of the date of this letter, you owe \$ 818.55. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. If you pay the amount shown above, an adjustment may be necessary after we receive your payment, in which event we will inform you before depositing the check for collection. For further information, contact the undersigned.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this agency will assume the debt is valid. If you notify this agency in writing within 30 days from receiving this notice, this agency will obtain verification of the debt or obtain a copy of a judgment against you and mail you a copy of such judgment or verification. If you request this agency in writing within 30 days after receiving this notice, this agency will provide you with the name and address of the original creditor, if different from the current creditor.

This is an attempt to collect a debt by a debt collector. Any information obtained will be used for this purpose.

As an additional convenience, this office accepts VISA, MasterCard and American Express.



Sincerely,

Pinnacle Recovery, Inc.

(888) 831-1804

FEDERAL AND STATE DEBT COLLECTION LAWS AND/OR THE FAIR CREDIT REPORTING ACT REQUIRE THE FOLLOWING DISCLOSURES:

Required by Fair Credit Reporting Act: You have a right to inspect your credit report.

All States: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency (as authorized by our clients) if you fail to fulfill the terms of your credit obligation. We will not submit a negative credit report to any credit reporting agency about this credit obligation until the expiration of the time period described on the front of this letter.

EXHIBIT #5



PO Box 130848
Carlsbad CA 92013

(888) 831-1804
Int'l (800) 479-5279
Fax (760) 929-6695
www.paypinnaclerecover.com

May 21, 2018

Account Summary

Maintenance Fees	\$ 606.33
Special Assessment	\$ 0.00
Collection Costs	\$ 212.22
Total Balance:	\$ 818.55

Current Creditor: La Costa Beach Club
Account #: 157
Owner Number: 18



THIS HAS BEEN SENT TO YOU BY A COLLECTION AGENCY

Dear Edmund Barlow:

We recently contacted you about your delinquent maintenance obligation owed to La Costa Beach Club. We have been assigned responsibility to collect the amount above. Please do not contact La Costa Beach Club regarding this debt until the amount above has been satisfied in full through our office. Please call our offices at (888) 831-1804 or (760) 929-6685 to discuss payment arrangements or pay per the instructions below.

As of the date of this letter, you owe \$ 818.55. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. If you pay the amount shown above, an adjustment may be necessary after we receive your payment, in which event we will inform you before depositing the check for collection. For further information, contact the undersigned.

This is an attempt to collect a debt by a debt collector. Any information obtained will be used for this purpose.

As an additional convenience, this office accepts VISA, MasterCard and American Express.

Sincerely,

Pinnacle Recovery, Inc.
(888) 831-1804

FEDERAL AND STATE DEBT COLLECTION LAWS AND/OR THE FAIR CREDIT REPORTING ACT REQUIRE THE FOLLOWING DISCLOSURES:

Required by Fair Credit Reporting Act: You have a right to inspect your credit report.

All States: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency (as authorized by our clients) if you fail to fulfill the terms of your credit obligation.

EXHIBIT #6

**DELIVERED VIA U.S. MAIL.**

June 21, 2018

Pinnacle Recovery, Inc.
P.O. Box 130848
Carlsbad, CA 92013

RE:	Buyers:	Edmund Barlow
	Buyer's Address:	6699 N
	Creditor:	La Costa Beach Club
	Account Number:	15
	Owner Number:	1'

To Whom It May Concern:

As you should already know, this firm represents Mr. Barlow. This letter shall serve as a notice of this firm's representation of Mr. Barlow and a response to your notice for payment regarding the above account. Be advised that my client disputes your claim and owes nothing; you should correct your records to reflect the existence of this written dispute.

The collateral that secures my client's obligation is not conforming and is the subject of a rescission demand, to wit: my client has advised that one or more material misrepresentations were made at a sales presentation at which my client purchased the instant timeshare interest. Said representations include, but are not limited to, that the instant timeshare interest was an investment that would appreciate in value, the existence of a strong resale market, and/or certain material non-disclosures. Said non-disclosures may encompass the resort's failure to represent the perpetual nature of the timeshare obligation, and the failure to represent the time and accessibility restrictions associated with the beneficial use of the timeshare.

Moreover, the resort is seemingly overbooking timeshare stays. The resort's repeated sales of timeshare interests in a fixed number of units increasingly limits my client's access to and value in the legal interest. The creditor has failed to render access to the resort on reasonable terms and conditions. The timeshare interest is neither saleable nor otherwise alienable on a secondary market due to its intrinsic lack of value relative to expenses appurtenant to ownership and the resort's active attempts to thwart the secondary market.

We invite you to present any evidence that you believe supports your claim and we will consider the import of such evidence should you provide same. We expect that anything you provide in support of your claim will include, at minimum, the following:

- The amount of money that you allege is owed by my client;
- Documents reflecting your calculations supporting your claim;
- Documents reflecting an agreement obligating my client to payment you allege is outstanding;
- Documents reflecting any judgement, if applicable;
- Documents reflecting the identity of the original creditor;
- A copy of your license number(s).



In the meantime, we demand that you CEASE AND DESIST all prohibited conduct as directed by Mich.Comp.Laws §339.915 and 15 U.S.C. § 1692c(a)(2). Likewise, we expect that you will abide by the dictates of [15 U.S.C. § 1681s-2] §623 regarding any intentions that you may have in furnishing information to any Credit Reporting Agency. You may direct all communications concerning my clients to this office at the contact information contained on this letterhead.

Sincerely,

DC Capital Law Firm, LLP

A handwritten signature in black ink, appearing to read "Robert Baldwin".

Robert Baldwin, Esquire*
*Licensed Attorney in the states of Michigan and Florida

EXHIBIT #7



July 6, 2018

DC Capital Law, LLP
Attn: Robert Baldwin, Esq.
700 12th Street NW, Ste. 700
Washington, DC 20005

Re: Edmund Barlow

La Costa Beach Club - 18

Dear Mr. Baldwin,

Pursuant to your request, enclosed please find the validation of debt regarding the above referenced account number. The enclosed is the validation of the debt required by § 809 of the Fair Debt Collection Practices Act.

Please note the collection assessment of \$212.22 is not included as this was added at the time of assignment to our office on 04/17/18.

Pinnacle Recovery, Inc. is a third party debt collection agency and has been assigned your account. Pinnacle has not purchased the referenced debt. Our client is the bona fide party in interest of the contract.

Sincerely,

Pinnacle Recovery, Inc.
P 888-831-1804

This is an attempt to collect a debt from a debt collector. Any information obtained will be used for this purpose.

Pinnacle Recovery, Inc.
P.O. Box 130848
Carlsbad, CA 92013-0848
760.929.6685
760.929.6695 fax
Toll Free 888.831.1804
Outside US 800.479.5279

08-00472-TW00
02-12-98 08:59AMS 22.40
DOCU. STAMPS-DEED

REC'D. BROWARD CNTY

COUNTY ADMIN.

WARRANTY DEED

THIS WARRANTY DEED made and executed the 28th day of June, 1997, by La Costa Beach Club Condominium Association, Inc., a corporation existing under the laws of Florida, and having its principal place of business at 1504 North Ocean Boulevard, Pompano Beach, Florida 33062, hereinafter called the "grantor", to EDMUND BARLOW,

whose post office address is 71834 HOMING
TAYLOR MI 48170, hereinafter called the "grantee" (Wherever used herein the terms "grantor" and "grantee" include all parties to the instrument and their heirs, legal representatives and assigns of individuals, and their successors and assigns of corporations.):

WITNESSETH: That the grantor, for and in consideration of the sum of TEN DOLLARS (\$10.00) and other valuable considerations, receipt whereof is hereby acknowledged, by these presents does grant, bargain, sell, alien, demise, release, convey and confirm unto grantee, all that certain land situated in Broward County, Florida viz:

Unit week 19 condominium parcel 322 La Costa Beach Club Resort, a condominium according to the Declaration of Condominium thereof, as recorded in Official Records Book 10072, page 704 of the Public Records of Broward County, Florida as amended.

SUBJECT TO: Taxes for the year 1996 and all subsequent years; conditions, restrictions, limitations and easements of record; and zoning ordinances and governmental regulations, if any.

TOGETHER with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

TO HAVE AND TO HOLD, the same in fee simple forever.

AND, the grantor hereby covenants with said grantee that it is lawfully seized of said land in fee simple; that it warrants the title to said land and will defend the same against the lawful claims of all persons whomever, and that said land is free of all encumbrances, except taxes accruing subsequent to December, 1997, except as noted hereinabove.

(Corporate Seal)

IN WITNESS WHEREOF, the grantor has caused these presents to be executed in its name, and its corporate seal to be hereunto affixed, by its proper officers thereto duly authorized, the day and year first written.

LA COSTA BEACH CLUB RESORT
CONDOMINIUM ASSOCIATION, INC.

By

Alphonso Carioti, General Manager by Power of Attorney

Signed, sealed and delivered in the presence of:

Witness, Peter RettigWitness, Carly Carter

STATE OF FLORIDA

COUNTY OF BROWARD

ss:

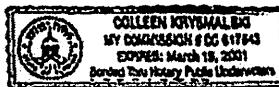
Before me, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared, Alphonso Carioti, known to me to be the person who executed the foregoing Warranty Deed and he acknowledged before me that he executed the Warranty Deed.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 28th day of June, 1997.

Colleen Krymalski

NOTARY PUBLIC
STATE OF FLORIDA AT LARGE
Colleen Krymalski

My Commission Expires:



RECORDED IN THE OFFICIAL RECORDS OF
BROWARD COUNTY, FLORIDA
COUNTY ADMINISTRATOR

BK27697PC(1)130

Printed On: 7/3/2018 at 12:58:14 PM

Page 1 Of 4

La Costa Beach Club
La Costa Beach Club
Transaction History (Details)

Date	Trans No.	Contract ID	Type	Bill Code	Description	Apply Trx No	Payment ID	Pay Code	Trx Amount
Owner 176178 EDMUND BARLOW									
1/1/2011	32639	181948	CHG	MF2011	2011 Maintenance Fee				343.74
1/1/2011	33295	181948	CHG	RV2011	2011 Reserve Fee				66.53
1/1/2011	40298	181948	CHG	TAX2010	2010 Real Estate Tax				43.96
2/10/2011	52147	181948	PMT	MF2011	2011 Maintenance Fee	32639	93232	VS	-343.74
2/10/2011	52148	181948	PMT	RV2011	2011 Reserve Fee	33295	93232	VS	-66.53
2/10/2011	52149	181948	PMT	TAX2010	2010 Real Estate Tax	40298	93232	VS	-43.96
1/1/2012	81798	181948	CHG	MF2012	2012 Maintenance Fee				347.77
1/1/2012	82419	181948	CHG	RES2012	2012 Reserve Fee				62.50
1/1/2012	88992	181948	CHG	TAX2011	2011 Real Estate Tax				34.39
1/1/2012	93509	181948	CHG	TAX2012	2012 Real Estate Tax				34.39
1/3/2012	106209	181948	PMT	MF2012	2012 Maintenance Fee	81798	181556	VS	-347.77
1/3/2012	106210	181948	PMT	RES2012	2012 Reserve Fee	82419	181556	VS	-62.50
1/3/2012	106211	181948	PMT	TAX2011	2011 Real Estate Tax	88992	181556	VS	-34.39
1/3/2012	106212	181948	PMT	TAX2012	2012 Real Estate Tax	93509	181556	VS	-34.39
1/1/2013	193508	181948	CHG	RES2013	2013 Reserve Fee				62.50
1/1/2013	199841	181948	CHG	TAX2013	2013 Real Estate Tax				32.42
1/1/2013	192916	181948	CHG	MF2013	2013 Maintenance Fee				375.59
1/7/2013	213490	181948	PMT	MF2013	2013 Maintenance Fee	192916	314268	VS	-375.59
1/7/2013	213491	181948	PMT	RES2013	2013 Reserve Fee	193508	314268	VS	-62.50
1/7/2013	213492	181948	PMT	TAX2013	2013 Real Estate Tax	199841	314268	VS	-32.42
1/1/2014	253807	181948	CHG	MF2014	2014 Maintenance Fee				375.59
1/1/2014	254167	181948	CHG	RES2014	2014 Reserve Fee				62.50
1/1/2014	259999	181948	CHG	TAX2014	2014 Real Estate Tax				32.42
1/10/2014	281366	181948	CHG	LF	Late Fee				25.00
1/10/2014	283072	181948	CHG	INT	Interest				3.91
1/17/2014	287828	181948	PMT	MF2014	2014 Maintenance Fee	253807	451203	VS	-375.59
1/17/2014	287829	181948	PMT	RES2014	2014 Reserve Fee	254167	451203	VS	-62.50

Filter: Owners - All, Contracts - From: 181948 To: 181948, Contract Dates - All, Transaction Dates - All, Billing Groups Selected - All, Bank Codes Selected - All, Bill Codes Selected - All, Collector - All, UDFName1 - All, UDFName2 - All, UDFName3 - All, UDFName4 - All, UDFName5 - All Transactions: Charges Adjustments Payments Reversals Reapplies

Printed On: 7/3/2018 at 12:58:14 PM

Page 2 Of 4

La Costa Beach Club

La Costa Beach Club

Transaction History (Details)

Date	Trans No.	Contract ID	Type	Bill Code	Description	Apply Trx No	Payment ID	Pay Code	Trx Amount
1/17/2014	287830	181948	PMT	TAX2014	2014 Real Estate Tax	259999	451203	VS	-32.42
1/17/2014	287831	181948	PMT	LF	Late Fee	281368	451203	VS	-25.00
1/17/2014	287832	181948	PMT	INT	Interest	283072	451203	VS	-3.91
7/1/2014	302810	181948	CHG	SA2014 1/3	SA2014 1/3 - DUE				387.57
7/15/2014	335494	181948	CHG	LF SA	Special Assessment				25.00
7/15/2014	337308	181948	CHG	INT SA	Special Assessment				3.22
8/8/2014	342848	181948	PMT	SA2014 1/3	SA2014 1/3 - DUE	302810	507644	VS	-387.57
8/8/2014	342849	181948	PMT	LF SA	Special Assessment	335494	507644	VS	-25.00
8/8/2014	342850	181948	PMT	INT SA	Special Assessment	337308	507644	VS	-3.22
1/1/2015	357392	181948	CHG	TAX2015	2015 Real Estate Tax				32.42
1/1/2015	351759	181948	CHG	MF2015	2015 Maintenance Fee				403.09
1/1/2015	352241	181948	CHG	RES2015	2015 Reserve Fee				35.00
1/8/2015	375481	181948	PMT	MF2015	2015 Maintenance Fee	351759	585317	VS	-403.09
1/8/2015	375482	181948	PMT	RES2015	2015 Reserve Fee	352241	585317	VS	-35.00
1/8/2015	375483	181948	PMT	TAX2015	2015 Real Estate Tax	357392	585317	VS	-32.41
5/28/2015	407649	181948	PMT	TAX2015	2015 Real Estate Tax	357392	632259	Check	-0.01
7/1/2015	313143	181948	CHG	SA2014 2/3	SA2014 2/3 - DUE	357392			387.57
7/13/2015	416644	181948	PMT	SA2014 2/3	SA2014 2/3 - DUE	313143	651117	VS	-387.57
1/1/2016	454158	181948	CHG	TAX2016	2016 Real Estate Tax				21.00
1/1/2016	458102	181948	CHG	MF2016	2016 Maintenance Fee				405.59
1/1/2016	459779	181948	CHG	RES2016	2016 Reserve Fee				35.00
1/10/2016	502739	181948	CHG	INT	Interest				3.83
1/10/2016	504332	181948	CHG	LF	Late Fee				25.00
2/8/2016	510810	181948	PMT	TAX2016	2016 Real Estate Tax	454158	745999	VS	-21.00
2/8/2016	510811	181948	PMT	MF2016	2016 Maintenance Fee	458102	745999	VS	-405.59
2/8/2016	510812	181948	PMT	RES2016	2016 Reserve Fee	459779	745999	VS	-35.00
2/8/2016	510813	181948	PMT	LF	Late Fee	504332	745999	VS	-25.00
2/8/2016	510814	181948	PMT	INT	Interest	502739	745999	VS	-3.83

Filter: Owners - All, Contracts - From: 181948 To: 181948, Contract Dates - All, Transaction Dates - All, Billing Groups Selected - All, Bank Codes Selected - All, Bill Codes Selected - All, Collector - All, UDFName1 - All, UDFName2 - All, UDFName3 - All, UDFName4 - All, UDFName5 - All Transactions: Charges Adjustments Payments Reversals Reserves

Printed On: 7/3/2018 at 12:58:14 PM

Page 3 Of 4

La Costa Beach Club
La Costa Beach Club
Transaction History (Details)

Date	Trans No.	Contract ID	Type	Bill Code	Description	Apply Trx No	Payment ID	Pay Code	Trx Amount
7/1/2016	315354	181948	CHG	SA2014 3/3	SA2014 3/3 - DUE				387.57
7/15/2016	549087	181948	CHG	LF SA	Special Assessment				25.00
7/15/2016	553308	181948	CHG	INT SA	Special Assessment				3.22
7/15/2016	542678	181948	PMT	SA2014 3/3	SA2014 3/3 - DUE	315354	785184	VS	-387.57
1/1/2017	567137	181948	CHG	TAX2017	2017 Real Estate Tax				21.00
1/1/2017	568956	181948	CHG	NF2017	2017 Maintenance Fee				424.05
1/1/2017	568985	181948	CHG	RES2017	2017 Reserve Fee				35.00
1/10/2017	600107	181948	CHG	LF	Late Fee				25.00
1/10/2017	601787	181948	CHG	INT	Interest				3.98
1/30/2017	604227	181948	PMT	TAX2017	2017 Real Estate Tax	567137	872657	Check	-21.00
1/30/2017	604228	181948	PMT	NF2017	2017 Maintenance Fee	568958	872657	Check	-424.05
1/30/2017	604229	181948	PMT	RES2017	2017 Reserve Fee	568985	872657	Check	-35.00
1/30/2017	604230	181948	PMT	LF SA	Special Assessment	549087	872657	Check	-25.00
1/30/2017	604231	181948	PMT	INT SA	Special Assessment	553308	872657	Check	-3.22
1/30/2017	604232	181948	PMT	LF	Late Fee	600107	872657	Check	-25.00
1/30/2017	604233	181948	PMT	INT	Interest	601787	872657	Check	-3.98
1/1/2018	656634	181948	CHG	TAX2018	2018 Real Estate Tax				21.00
1/1/2018	658394	181948	CHG	NF2018	2018 Maintenance Fee				424.05
1/1/2018	658990	181948	CHG	RES2018	2018 Reserve Fee				45.00
1/10/2018	690638	181948	CHG	INT	Interest				4.07
1/10/2018	692268	181948	CHG	LF	Late Fee				25.00
3/1/2018	702869	181948	CHG	INT	Interest				4.07
3/14/2018	703953	181948	CHG	CAF	Collection Agency Fee				60.00
3/14/2018	704132	181948	CHG	LOCKOUT	Lockout Fee				15.00
3/14/2018	706183	181948	CHG	INT	Interest				4.07
4/1/2018	708012	181948	CHG	INT	Interest				4.07
5/1/2018	710249	181948	CHG	INT	Interest				4.07
6/1/2018	712128	181948	CHG	INT	Interest				4.07

Filter: Owners - All, Contracts - From: 181948 To: 181948, Contract Dates - All, Transaction Dates - All, Billing Groups Selected - All, Bank Codes Selected - All, Bill Codes Selected - All, Collector - All, UDFName1 - All, UDFName2 - All, UDFName3 - All, UDFName4 - All, UDFName5 - All Transactions: Charges Adjustments Payments Reversals Resettles

Printed On: 7/3/2018 at 12:58:14 PM

Page 4 Of 4

La Costa Beach Club**La Costa Beach Club****Transaction History (Details)**

Date	Trans No.	Contract ID	Type	Bill Code	Description	Apply Trx No	Payment ID	Pay Code	Trx Amount
7/1/2018	713533	181948	CHG	INT	Interest				4.07
						Sub Total			618.54
						Grand Total			618.54

Filter: Owners - All, Contracts - From: 181948 To: 181948, Contract Dates - All, Transaction Dates - All, Billing Groups Selected - All, Bank Codes Selected - All, Bill Codes Selected - All, Collector - All, UDFName1 - All, UDFName2 - All, UDFName3 - All, UDFName4 - All, UDFName5 - All Transactions: Charges Adjustments Payments Reversals Reapplies

EXHIBIT #8



DELIVERED VIA U.S. MAIL

July 25, 2018

Pinnacle Recovery, Inc.
P.O. Box 130848
Carlsbad, CA 92013

RE:	Buyers:	Edmund Barlow
	Buyer's Address:	66
	Creditor:	La Costa Beach Club
	Account Number:	15
	Owner Number:	181***

To Whom It May Concern:

I am in receipt of your purported validation for the above-referenced account. You have provided a one-page deed and part of a billing history that appears to start January, 2011 while offering an unexplained bunch of notations that neither validates the debt amount or why you have the right to pursue my client. Please keep in mind that you are required to validate the debt pursuant to 15 U.S.C. § 1692g(a)(1)-(5). Prior to validating the debt you must cease all collection efforts under 15 U.S.C. § 1692g(b). You also need to provide documents that show your authorization for collection of the amounts you seek pursuant to 15 U.S.C. § 1692f(1). The five pages you have sent so far do not validate the date or show you have a right to pursue Mr. Barlow. May I assume the relevant documents will be forthcoming?

Pursuant to the FDCPA, you are not to contact my client on this debt. Likewise, we expect that you will abide by the dictates of § 623 15 U.S.C. § 1681s-2 and 15 U.S.C. § 1692e(8) regarding any intentions that you may have in furnishing information to any Credit Reporting Agency. You may continue to direct all communications concerning our client to this office at the contact information contained on this letterhead.

Sincerely,

DC Capital Law Firm, LLP

A handwritten signature in black ink, appearing to read "Robert Baldwin".

Robert Baldwin, Esquire*
*Licensed Attorney in the states of Michigan and Florida

EXHIBIT #9



August 20, 2018

DC Capital Law, LLP
Attn: Robert Baldwin, Esq.
700 12th Street NW, Ste. 700
Washington, DC 20005

Re: Edmund Barlow – Account #1

La Costa Beach Club – Owner #18

Dear Mr. Baldwin,

The account referenced above is no longer serviced by Pinnacle Recovery, Inc. Please note, due to data privacy concerns we do not retain information on accounts that we no longer service. All account data & information is sent back to the original creditor.

If you have any questions or concerns regarding this account please contact SPM Resorts, Inc. or La Costa Beach Club.

Sincerely,

Pinnacle Recovery, Inc.
P 888-831-1804

This is an attempt to collect a debt from a debt collector. Any information obtained will be used for this purpose.

Pinnacle Recovery, Inc.
P.O. Box 130848
Carlsbad, CA 92013-0848
760.929.6685
760.929.6695 fax
Toll Free 888.831.1804
Outside US 800.479.5279

EXHIBIT #10

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Receivable Performance

EXPERIENCED

17 years providing comprehensive accounts receivable management

SAFE & SECURE

Comprehensive data protection system
Documented and tested disaster recovery program

FLEXIBLE

We learn your goals and build a collection program to meet your needs

WELL TRAINED

Comprehensive and continual collector training

Operated nationwide and licensed in required states

Founded in 2000, Pinnacle Recovery, Inc. ("Pinnacle") is a nationwide **full-service debt recovery company** that specializes in the professional, efficient and ethical resolution of its clients delinquent and defaulted receivables.



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ABOUT PINNACLE

RISK MANAGEMENT PARTNERS – VALUABLE FEEDBACK – FLEXIBLE REPORTING

Nationwide Full-Service Debt Recovery

Pinnacle Recovery, Inc. ("Pinnacle") is a nationwide full-service debt recovery company that specializes in the professional, efficient and ethical resolution of its clients delinquent and defaulted receivables. Founded in 2000, the Company is focused on delivering outstanding account resolution performance while providing superior client service, fair and diplomatic treatment of consumers, a compliance focused environment, and efficient account resolution.

Transcending the stereotype of typical collection agencies, Pinnacle offers exceptional individualized service. We serve as a risk management partner and keep each client's unique needs at the center of our operation. Our purpose is to serve in their best interest by ensuring their consumers' obligations are met in a timely and transparent process. Pinnacle is committed to continued investment in its people, staff development, operational technology, data and systems in order to perform at an exceptional and secure level.



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INDUSTRIES WE SERVE

RISK MANAGEMENT PARTNERS – VALUABLE FEEDBACK – FLEXIBLE REPORTING

Industries Served:

Timeshare/Vacation
Student Loans
Government

With 17 years of experience, Pinnacle remains an industry leader in timeshare/vacation ownership delinquent mortgage loan and maintenance fee receivable collections. We work with a large number of participants within the industry ranging from sold out homeowners associations and single site developers to some of the largest developers and lenders.

In 2009, the Company utilized its defaulted loan resolution experience to enter the Education arena by obtaining a subcontract with a private collection agency holding a contract with the U.S. Department of Education ("ED"). We have continued to expand within this market by focusing on positive borrower relationships, borrower education and enhanced compliance efforts.

With an understanding of the intricacies of the timeshare and student loan trades, Pinnacle tailors its services based on the needs of our clients and the demands of the shifting economic climate. We are adaptable and innovative, and are committed to dynamic solutions for our clients and their consumers.

References are available upon request.